

Form finmgc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 24-12353-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Virginia Karros  
47 Selkirk Avenue  
Toms River, NJ 08757

Social Security No.:  
xxx-xx-9089

Employer's Tax I.D. No.:

---

**NOTICE OF FAILURE TO FILE CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Certification About a Financial Management Course* (Official Form 423) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: May 20, 2024  
JAN: admi

Jeanne Naughton  
Clerk